

**UNITED STATES BANKRUPTCY COURT FOR THE  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

|  |   |                                   |
|--|---|-----------------------------------|
| <b>In re:</b>                                    | ) | <b>Chapter 7</b>                  |
|  | ) |                                   |
| <b>MICHAEL J. DIXON AND TOIETTA L.<br/>DIXON</b> | ) | <b>Bankruptcy No. 15-34086</b>    |
|  | ) |                                   |
|  | ) | <b>Honorable Pamela S. Hollis</b> |
| <b>Debtors.</b>                                  | ) |                                   |

**CERTIFICATE OF SERVICE**

The undersigned certifies that on December 21, 2018, she caused a copy of the attached Notice of Trustee's Final Report and Applications for Compensation and Deadline to Object (NFR) to be served upon each person shown on the attached service list by first class United States mail, with postage prepaid. Those marked with an \* were served via the Court's ECF System.

Date: December 21, 2018

/s/ Rachel A. Leibowitz  
Paralegal

Law Offices of David P. Leibowitz, LLC,  
f/d/b/a Lakelaw  
53 West Jackson Boulevard, Suite 1115  
Chicago, Illinois 60604  
312.360.1501

**SERVICE LIST**

Internal Revenue Service  
PO Box 7346  
Philadelphia, PA 19101-7346

Illinois Department of Revenue Bankruptcy Section  
P.O. Box 64338  
Chicago, Illinois 60664-0338

Connecticut Department of Revenue  
CT Department of Revenue Services  
25 Sigourney St  
Bankruptcy Unit  
Hartford, CT 06106

AMERICAN EXPRESS CENTURION BANK  
C/O BECKET AND LEE LLP  
PO BOX 3001  
MALVERN, PA 19355-0701

American Express Centurion Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

PNC BANK N.A.  
P.O. BOX 94982  
CLEVELAND, OH 44101-0570

Federal National Mortgage Association  
(Fannie Mae) Seterus, Inc as servicer  
P.O. Box 1047  
Hartford, CT 06143-1047

American Express Centurion Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Michael J. Dixon  
4731 S Ellis  
Unit 1  
Chicago, IL 60653

Toietta L. Dixon  
PO Box 53537  
Chicago, IL 60653-0537

Steven A Leahy\*  
Law Office of Steven A. Leahy  
150 North Michigan Avenue Ste 1100  
Chicago, IL 60601

United States Trustee Patrick S. Layng\*  
Office of the United States Trustee  
219 South Dearborn Street, Suite 873  
Chicago, IL 60604

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

|                  |   |                   |
|------------------|---|-------------------|
| In re:           | § | Case No. 15-34086 |
|                  | § |                   |
| MICHAEL J. DIXON | § |                   |
| TOIETTA L. DIXON | § |                   |
|                  | § |                   |
| Debtor(s)        | § |                   |

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 01/17/2019, in Courtroom 644, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/21/2018

By: /s/ David P. Leibowitz  
Trustee

David P. Leibowitz  
53 West Jackson Boulevard, Suite 1115  
Chicago, IL 60604

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re: § Case No. 15-34086  
MICHAEL J. DIXON §  
TOIETTA L. DIXON §  
Debtor(s) §

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**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$318,220.77  
*and approved disbursements of* \$281,871.89  
*leaving a balance on hand of<sup>1</sup>:* \$36,348.88

Claims of secured creditors will be paid as follows:

| Claim No. | Claimant   | Claim Asserted | Allowed Amount of Claim | Interim Payments to Date | Proposed Amount |
|-----------|--|----------------|-------------------------|--------------------------|-----------------|
| 7         | Federal National Mortgage Association (Fannie Mae) | \$219,959.93   | \$219,959.93            | \$272,073.68             | \$0.00          |

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$36,348.88

Applications for chapter 7 fees and administrative expenses have been filed as follows:

| Reason/Applicant                       | Total Requested | Interim Payments to Date | Proposed Payment |
|--|-----------------|--------------------------|------------------|
| David P. Leibowitz, Trustee Fees       | \$19,161.04     | \$0.00                   | \$19,161.04      |
| David P. Leibowitz, Trustee Expenses   | \$66.91         | \$0.00                   | \$66.91          |
| Lakelaw, Attorney for Trustee Fees     | \$3,440.00      | \$0.00                   | \$3,440.00       |
| Lakelaw, Attorney for Trustee Expenses | \$339.77        | \$0.00                   | \$339.77         |
| Lois West, Accountant for Trustee Fees | \$3,802.50      | \$0.00                   | \$3,802.50       |

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

|  |        |        |        |
|--|--------|--------|--------|
| Lois West, Accountant for Trustee Expenses | \$8.00 | \$0.00 | \$8.00 |
|--|--------|--------|--------|

Total to be paid for chapter 7 administrative expenses: \$26,818.22

Remaining balance: \$9,530.66

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

Total to be paid to prior chapter administrative expenses: \$0.00

Remaining balance: \$9,530.66

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$186,858.63 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

| Claim No. | Claimant  | Allowed Amt. of Claim | Interim Payments to Date | Proposed Payment |
|-----------|---|-----------------------|--------------------------|------------------|
| 1         | Department of the Treasury - Internal Revenue Service | \$162,177.15          | \$0.00                   | \$8,271.79       |
| 2         | Illinois Department of Revenue                        | \$3,302.56            | \$0.00                   | \$168.45         |
| 3         | Conneticut Department of Revenue                      | \$21,378.92           | \$0.00                   | \$1,090.42       |

Total to be paid to priority claims: \$9,530.66

Remaining balance: \$0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$79,683.08 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

| Claim No. | Claimant                     | Allowed Amt. of Claim | Interim Payments to Date | Proposed Amount |
|-----------|------------------------------|-----------------------|--------------------------|-----------------|
| 1a        | Department of the Treasury - | \$40,341.68           | \$0.00                   | \$0.00          |

|    |                                    |             |        |        |
|----|------------------------------------|-------------|--------|--------|
|    | Internal Revenue Service           |             |        |        |
| 2a | Illinois Department of Revenue     | \$325.60    | \$0.00 | \$0.00 |
| 3a | Conneticut Department of Revenue   | \$1,682.30  | \$0.00 | \$0.00 |
| 4  | AMERICAN EXPRESS<br>CENTURION BANK | \$8,067.07  | \$0.00 | \$0.00 |
| 5  | American Express Centurion Bank    | \$19,089.74 | \$0.00 | \$0.00 |
| 6  | PNC BANK N.A.                      | \$3,955.92  | \$0.00 | \$0.00 |
| 8  | American Express Centurion Bank    | \$6,220.77  | \$0.00 | \$0.00 |

Total to be paid to timely general unsecured claims: \$0.00  
 Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00  
 Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00  
 Remaining balance: \$0.00

Prepared By: /s/ David P. Leibowitz  
 Trustee

David P. Leibowitz

53 West Jackson Boulevard, Suite 1115  
Chicago, IL 60604

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.